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UNITED STATES BANKRUPTCY COURT District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888

In re:

Collins K Goodwill Dora Goodwill

Debtor(s)

of 4

Order Filed on August 18, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 15-33572 / MBK

Hearing Date: 08/09/2016

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 18, 2016

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 15-33572-MBK Doc 40 Filed 08/21/16 Entered 08/22/16 00:29:22 Desc Imaged

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The plan of the debtor having been proposed to creditors, and a hearing having been held on the

confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code

have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 12/23/2015, or the last amended plan

of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in

accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of

60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the

following schedule, which payments shall include commission and expenses of the Standing

Trustee in accordance with 28 U.S.C. § 586:

\$1,050.00 PAID TO DATE

\$810.00 for 52 months beginning 9/1/2016

ORDERED that the case is confirmed to pay 100% dividend to general unsecured creditors.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended

Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under

Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed

2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through

the Chapter 13 plan by the Standing Trustee.

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ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within

which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is <u>not authorized</u> to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that student loans are to be paid outside of the Chapter 13 Plan.

ORDERED as follows:

The claim of the NJ Division of Taxation, PACER Claim #5-1, will be paid as if in the Chapter 13 Plan, and the Trustee is authorized to pay such claim.

The claim of Shellpoint Mortgage Servicing, PACER Claim #8-1, will be paid as if in the Chapter 13 Plan, and the Trustee is authorized to pay such claim.

Order Confirming Chapter 13 Plan

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United States Bankruptcy Court
District of New Jersey

In re:
Collins K Goodwill
Dora Goodwill
Debtors

Case No. 15-33572-MBK Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Aug 19, 2016

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb +Collins K Goodwill, Dora Goodwill, 104 Timbehill Dr, Franklin Park, NJ 08823-1783

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

system on August 19, 2016 at the address(es) listed below:

Alan R. Ostrowitz on behalf of Creditor Sun National Bank ostrowlaw@optonline.net

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al...

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC placsina@caplaw.net,

gshasa@rasnj.com,bmusarra@rasnj.com,bkyecf@rasflaw.com

Yakov Rudikh on behalf of Debtor Collins K Goodwill yrudikh@gmail.com,

rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

Yakov Rudikh on behalf of Joint Debtor Dora Goodwill yrudikh@gmail.com,

rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 7